

PREMIERE
Asset Services

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Evaluation Services

Drive By Property Evaluation with Photos - RUSH**Subject Property**

Valuation Number:	745648	Loan Number:	106-1127109382
Street Address:	60 GRANT ST	City:	SLOATSBURG
State:	NY	Zip Code:	10974

Real Estate Agent

Name:	Vogel, Sheryl	Brokerage:	Keller Williams Hudson Val
Street Address:	18 Laurel Road	Phone:	(845) 638-1081
City, ST, Zip:	New City, NY, 10956	Inspection Date:	03/08/2007

Occupancy Status

Occupancy Status:	Occupied
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Valuation Summary

	As Is Value	*Quick Sale Value	Repaired Value
Recommended List Price:	\$435,000	\$429,000	\$449,900
Probable Sales Price:	\$435,000	\$425,000	\$440,000
Estimated Land/Lot Value:	\$10,000		

Property Characteristics

Property Condition/Type:	Good - Single Family	Approx Age (yrs):	20
Total Rooms:	7	Car Port/Garage:	Attached 1 Car
Bedrooms:	3	Lot Size/Type:	0.26 Acres
Baths (Full/Half):	2 / 1	Interior Sq Ft:	1,883
HOA Fees/Mo.:		HOA Contact:	
HOA Name:		HOA Phone:	
Currently Listed?:	No	Current List Price:	
Current Realtor:		Days on Market:	
Urgent Repairs Required?:	No		
Repairs Description:			
Positive Comments:	Good Floor plan, dead end street		
Negative Comments:	Backs up to NYS Thruway and very noisy		

Market Area Conditions

Location Type:	Suburban	Property Values:	Decreasing
Area Price Range (Lo-Hi):	\$375,000 - \$500,000	Comp Sales Last 6 Mos:	6
Avg Marketing Time:	200	Competitive Listings?:	Oversupply
New Cnstrctn. in Area?:	No		

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Evaluation Services

Drive By Property Evaluation with Photos - RUSH**Subject Property**

Valuation Number:	745648	Loan Number:	106-1127109382
Street Address:	60 GRANT ST	City:	SLOATSBURG
State:	NY	Zip Code:	10974

Subject Comparison

Prop Type	Cond	Age	Rms	BR	Bath	Garage	Lot Size	Int SF	DOM	List Price
Single Family	Good	20	7	3	2/1	Attached 1 Car	0.26 Acres	1,883		

Listed Comparables

Prop Type	Cond	Age	Rms	BR	Bath	Garage	Lot Size	Int SF	DOM	Proximity	List Price
Single Family	Excellen	25	7	3	2/1	None	0.17 Acres	1,676	64	0.01	\$449,900

Address: 59 Grant Street, Sloatsburg, NY 10974

Exp Adj/Cmt: Freshly painted, new EIK with wood cabinetry, tile backsplash, new ceramic tile floor, HW floors

Single Family	Excellen	17	7	3	2/0	Attached 2 Car	0.09 Acres	1,680	63	0.05	\$449,900
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Address: 18 Cedar Terrace, Sloatsburg, NY 10974

Exp Adj/Cmt: Mountain views, vinyl sided Colonial, eck, formal DR, hw floors

Single Family	Excellen	22	9	4	3/0	None	0.32 Acres	2,120	100	0.05	\$449,000
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Address: 7 Allen Lane, Sloatsburg, NY 10974

Exp Adj/Cmt: Crown moldings, hw floors, walk-in closets, deck, finished walk-out lower level

Sold Comparables

Prop Type	Cond	Age	Rms	BR	Bath	Garage	Lot Size	Int SF	DOM	List Price	Sale Dt	Proximity	Sale Price
Single Family	Excellen	18	7	3	2/1	None	0.11 Acres	1,620	107	\$469,000	8/10/06	2.00	\$450,000

Address: 5 Mansfield Place, Suffern, NY 10901

Exp Adj/Cmt: Colonial style similar to subject, same school district, and same tax structure

Adjustment: \$0

Indicated Value: \$450,000

Single Family	Excellen	1	8	4	3/0	Attached 1 Car	1.34 Acres	1,800	155	\$489,000	11/3/06	0.10	\$482,000
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Address: 12 Park Ave, Sloatsburg, NY 10974

Exp Adj/Cmt: New Construction, skylights, hw floors, recessed lights, tray ceiling in master bedroom, cathedral ceiling

Adjustment: \$(45,000)

Indicated Value: \$437,000

Single Family	Excellen	42	7	3	2/1	Attached 1 Car	0.35 Acres	1,902	56	\$479,900	2/8/07	2.00	\$470,000
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Address: 6 Claremont Lane, Suffern, NY 10901

Exp Adj/Cmt: vinyl sided exterior, hw floors, young furnace, roof, H2O heater

Adjustment: \$0

Indicated Value: \$470,000

Agent Addendum

Agent Comments/ Majority of homes in sloatsburg are considerably older. I even went outside hamlet to get better comps.
Mkt Strategy: Date is older by less then 30 days, as this was an excellent comp: style, school district and sq ft.

eSignature: Vogel, Sheryl

Time Stamp: 3/8/2007 3:21:00PM

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Section 608.3 of the RELRA, 63 P.S. 455.608c.

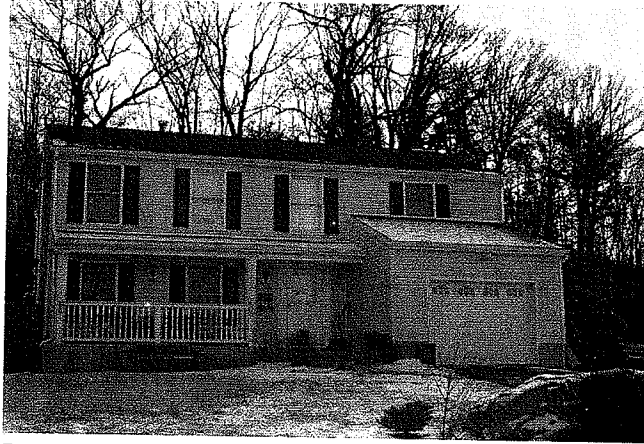
PREMIERE
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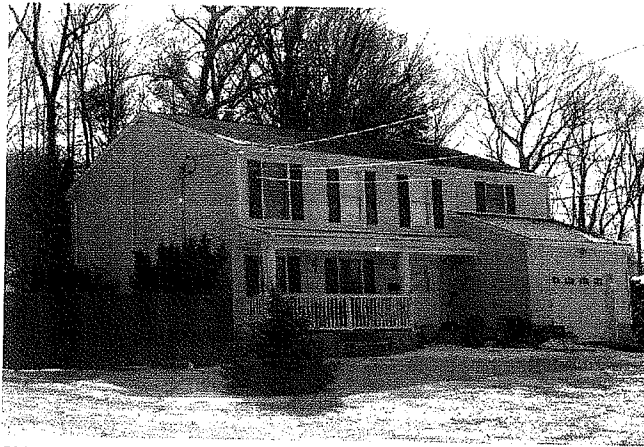
Evaluation Services

Drive By Property Evaluation with Photos - RUSH**Subject Property**

Valuation Number:	745648	Loan Number:	106-1127109382
Street Address:	60 GRANT ST	City:	SLOATSBURG
State:	NY	Zip Code:	10974

Subject Photos

Front -



Side -



Street -

PREMIERE
Asset Services



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Evaluation Services

Drive By Property Evaluation with Photos - RUSH

Subject Property

Valuation Number:	953741	Loan Number:	106-1127109382
Street Address:	60 GRANT ST	City:	SLOATSBURG
State:	NY	Zip Code:	10974

Real Estate Agent

Name:	Fradianni, Michael	Brokerage:	RE/MAX Benchmark Realt
Street Address:	95-1 Maher Lane	Phone:	(845) 742-0456
City, ST, Zip:	Harriman, NY, 10926	Inspection Date:	09/11/2007

Occupancy Status

Occupancy Status: Occupied

Valuation Summary

	As Is Value	*Quick Sale Value	Repaired Value
Recommended List Price:	\$425,000	\$410,000	\$425,000
Probable Sales Price:	\$420,000	\$400,000	\$420,000
Estimated Land/Lot Value:	\$150,000		

Property Characteristics

Property Condition/Type:	Good - Single Family	Approx Age (yrs):	20
Total Rooms:	8	Car Port/Garage:	Attached 1 Car
Bedrooms:	4	Lot Size/Type:	1 Acres
Baths (Full/Half):	2 / 1	Interior Sq Ft:	1,883
HOA Fees/Mo.:		HOA Contact:	
HOA Name:		HOA Phone:	
Currently Listed?:	No	Current List Price:	
Current Realtor:		Days on Market:	
Urgent Repairs Required?:	No		
Repairs Description:	NONE NOTED AT TIME OF DRIVE BY.		
Positive Comments:	GOOD PROXIMITY TO SHOPPING AND COMMUTER ROUTES. RELATIVELY DESIRABLE SUBDIVISION.		
Negative Comments:	NONE NOTED BY BROKER.		

Market Area Conditions

Location Type:	Distant Suburban	Property Values:	Stable
Area Price Range (Lo-Hi):	\$250,000 - \$1,500,000	Comp Sales Last 6 Mos:	6
Avg Marketing Time:	120	Competitive Listings?:	Oversupply
New Cnstrctn. in Area?:	Yes		

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Evaluation Services

Drive By Property Evaluation with Photos - RUSH

Subject Property

Valuation Number:	953741	Loan Number:	106-1127109382
Street Address:	60 GRANT ST	City:	SLOATSBURG
State:	NY	Zip Code:	10974

Subject Comparison

Prop Type	Cond	Age	Rms	BR	Bath	Garage	Lot Size	Int SF	DOM	List Price
Single Family	Good	20	8	4	2/1	Attached 1 Car	1 Acres	1,883		

Listed Comparables

Prop Type	Cond	Age	Rms	BR	Bath	Garage	Lot Size	Int SF	DOM	Proximity	List Price
Single Family	Good	46	8	3	1/1	Attached 1 Car	0.2 Acres	1,714	1	0.30	\$440,000
Address: 31 STONY BROOK AVE, SLOATSBURG, NY 10974											
Exp Adj/Cmt: ABUTS STATE PARK											
Single Family	Good	37	8	4	1/1	Attached 1 Car	0.3 Acres	1,950	65	0.30	\$400,000
Address: 41 LAUREL RD, SLOATSBURG, NY 10974											
Exp Adj/Cmt: DATED INTERIOR											
Single Family	Good	40	8	4	2/0	Attached 1 Car	0.25 Acres	2,088	128	0.40	\$440,000
Address: 8 STERLING MINE RD, SLOATSBURG, NY 10974											
Exp Adj/Cmt: NO SUPPORT FOR PRICING.											

Sold Comparables

Prop Type	Cond	Age	Rms	BR	Bath	Garage	Lot Size	Int SF	DOM	List Price	Sale Dt	Proximity	Sale Price
Single Family	Good	15	8	3	2/1	Attached 1 Car	0.2 Acres	1,608	36	\$425,000	8/15/07	2.00	\$420,000
Address: 19 TERRACE AVE, HILLBURN, NY 10931												Adjustment:	\$0
Exp Adj/Cmt: NONE REQUIRED BEST AND EQUAL COMP.												Indicated Value:	\$420,000
Single Family	Good	23	8	3	2/1	Attached 2 Car	0.3 Acres	1,908	403	\$425,000	5/21/07	0.20	\$425,000
Address: 9 LIBERTY ROCK RD, SLOATSBURG, NY 10974												Adjustment:	\$0
Exp Adj/Cmt: NONE REQUIRED VERY SIMILAR CONDITION, AND CURB APPEAL. 300 DOM@ \$450-460k												Indicated Value:	\$425,000
Single Family	Good	23	8	3	2/0	Attached 1 Car	0.2 Acres	1,962	172	\$400,000	5/8/07	0.01	\$374,000
Address: 55 GRANT ST, SLOATSBURG, NY 10974												Adjustment:	\$0
Exp Adj/Cmt: NONE REQUIRED SAME STREET AS SUBJECT. INFERIOR CURB APPEAL.												Indicated Value:	\$374,000

Agent Addendum

Agent Comments/ Mkt Strategy: BROKER USED BEST COMPS AVAILABLE. BROKER EXPANDED CRITERIA FOR AGE DUE TO SHORTAGE OF RECENT SOLD COMPS.

eSignature: Fradianni, Michael

Time Stamp: 9/12/2007 11:10:00AM

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Section 608.3 of the RELRA, 63 P.S. 455.608c.

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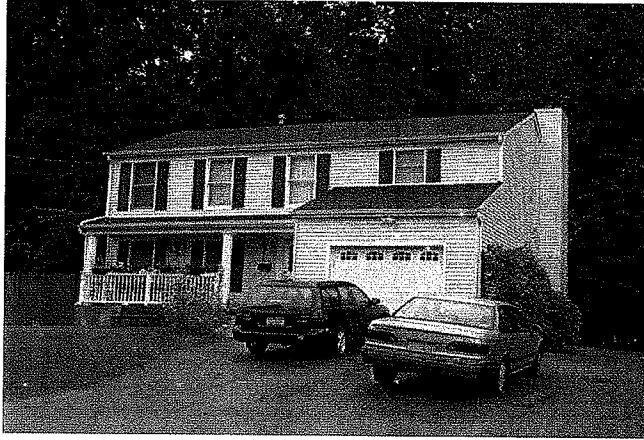
Evaluation Services

Drive By Property Evaluation with Photos - RUSH

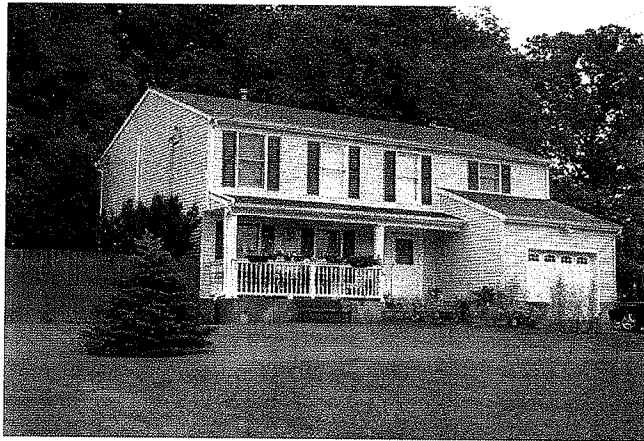
Subject Property

Valuation Number:	953741	Loan Number:	106-1127109382
Street Address:	60 GRANT ST	City:	SLOATSBURG
State:	NY	Zip Code:	10974

Subject Photos



Front -



Side -



Street -

PREMIERE
Asset Services



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Evaluation Services

Drive By Property Evaluation with Photos - RUSH

Subject Property

Valuation Number:	1275697	Loan Number:	106-1127109382
Street Address:	60 GRANT ST	City:	SLOATSBURG
State:	NY	Zip Code:	10974

Real Estate Agent

Name:	Streicher, Naomi	Brokerage:	Really Teams
Street Address:	1609 Route 202	Phone:	(845) 364-0007
City, ST, Zip:	Pomona, NY, 10970	Inspection Date:	03/24/2008

Occupancy Status

Occupancy Status: Occupied

Valuation Summary

	As Is Value	*Quick Sale Value	Repaired Value
Recommended List Price:	\$390,000	\$380,000	\$400,000
Probable Sales Price:	\$390,000	\$380,000	\$400,000
Estimated Land/Lot Value:	\$130,000		

Property Characteristics

Property Condition/Type:	Good - Single Family	Approx Age (yrs):	21
Total Rooms:	8	Car Port/Garage:	Attached 1 Car
Bedrooms:	4	Lot Size/Type:	0.26 Acres
Baths (Full/Half):	2 / 1	Interior Sq Ft:	1,883
HOA Fees/Mo.:		HOA Contact:	
HOA Name:		HOA Phone:	
Currently Listed?:	Yes	Current List Price:	\$439,000
Current Realtor:	Prudential Rand	Days on Market:	94
Urgent Repairs Required?:	No		
Repairs Description:	None that I can see.		
Positive Comments:	Newer home		
Negative Comments:	mixed area- newer and older homes		

Market Area Conditions

Location Type:	Suburban	Property Values:	Decreasing
Area Price Range (Lo-Hi):	\$220,000 - \$899,000	Comp Sales Last 6 Mos:	15
Avg Marketing Time:	120	Competitive Listings?:	Oversupply
New Cnstrctn. in Area?:	Yes		

PREMIERE
Asset Services

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Evaluation Services

Drive By Property Evaluation with Photos - RUSH**Subject Property**

Valuation Number:	1275697	Loan Number:	106-1127109382
Street Address:	60 GRANT ST	City:	SLOATSBURG
State:	NY	Zip Code:	10974

Subject Comparison

Prop Type	Cond	Age	Rms	BR	Bath	Garage	Lot Size	Int SF	DOM	List Price
Single Family	Good	21	8	4	2/1	Attached 1 Car	0.26 Acres	1,883	94	\$439,000.00

Listed Comparables

Prop Type	Cond	Age	Rms	BR	Bath	Garage	Lot Size	Int SF	DOM	Proximity	List Price
Single Family	Good	19	7	3	2/0	Attached 1 Car	0.20 Acres	1,511	72	1.00	\$430,000

Address: 29 Aspen Road, Sloatsburg, NY 10974**Exp Adj/Cmt:** Vaulted ceilings in living room and dining room, new kitchen appliances

Single Family	Good	47	6	3	1/1	Attached 1 Car	0.21 Acres	1,719	71	0.80	\$434,900
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Address: 4 Stony Brook Road, Sloatsburg, NY 10974**Exp Adj/Cmt:** MLS comments- Split level home . EIK kitchen, New windows and heater

Single Family	Good	26	7	3	2/0	Attached 1 Car	0.29 Acres	1,998	174	0.10	\$405,000
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Address: 61 Grant Street, Sloatsburg, NY 10974**Exp Adj/Cmt:** Updated home, new kitchen and appliances**Sold Comparables**

Prop Type	Cond	Age	Rms	BR	Bath	Garage	Lot Size	Int SF	DOM	List Price	Sale Dt	Proximity	Sale Price
Single Family	Good	18	7	3	2/0	Attached 2 Car	0.16 Acres	1,680	1	\$449,000	9/18/07	1.00	\$415,000

Address: 18 Cedar Terrace, Sloatsburg, NY 10974**Exp Adj/Cmt:** MLS comments:Mountain views, oversized kitchen, hardwood floors, skylight**Adjustment:** \$0**Indicated Value:** \$415,000

Single Family	Good	26	7	3	2/1	None	0.17 Acres	1,576	26	\$399,000	1/3/08	0.10	\$381,000
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Address: 59 Grant Street, Sloatsburg, NY 10974**Exp Adj/Cmt:** This subject is most comparable, MLS comments:Updated Colonial with finished basement and large master suite**Adjustment:** \$0**Indicated Value:** \$381,000

Single Family	Good	48	7	4	2/0	Attached 1 Car	0.30 Acres	1,954	14	\$373,000	12/17/07	1.70	\$367,500
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Address: 32 Sterling Avenue, Sloatsburg, NY 10974**Exp Adj/Cmt:** MLS comments- 4 br cape, central air, roof 2002, hw heater 2007**Adjustment:** \$0**Indicated Value:** \$367,500**Agent Addendum****Agent Comments/****Mkt Strategy:****eSignature:** Streicher, Naomi**Time Stamp:** 3/24/2008 4:00:00PM

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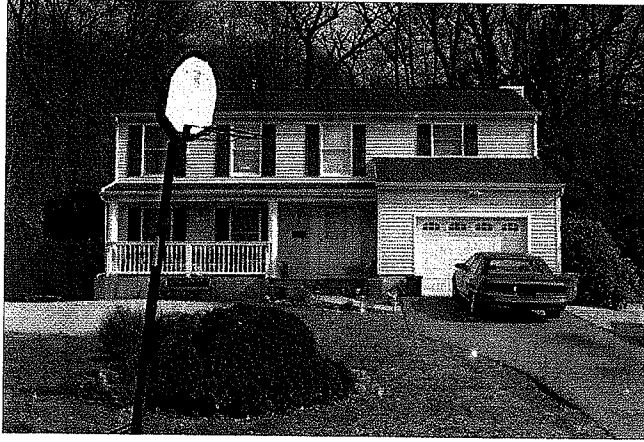
PREMIERE
Asset Services

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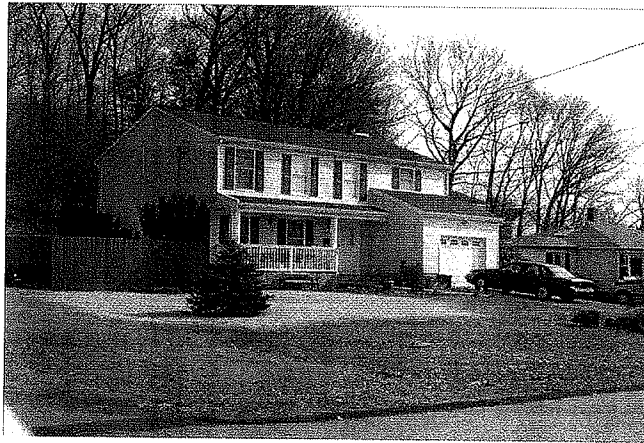
Evaluation Services

Drive By Property Evaluation with Photos - RUSH**Subject Property**

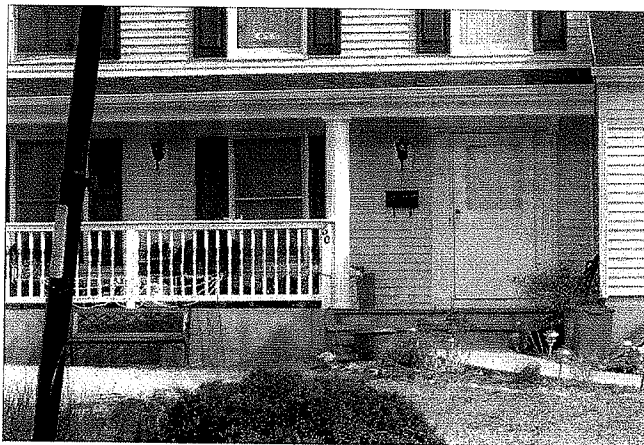
Valuation Number:	1275697	Loan Number:	106-1127109382
Street Address:	60 GRANT ST	City:	SLOATSBURG
State:	NY	Zip Code:	10974

Subject Photos

Front - 60 Grant St- Front View



Side - 60 Grant St- Side view



Street - 60 Grant St- House number

PREMIERE

ASSETSM SERVICES

8480 Stagecoach Circle
MAC X3800-03C
Frederick, Maryland 21701

INVOICE FOR BPO

To: **WELLS FARGO HOME
MORTGAGE INC.**

From: **Premiere Asset Services
8480 Stage Coach Circle
Frederick MD 21701
reoeval@wellsfargo.com**

Borrower Info:

Bldg Number	60
Street Name	Grant Street
City	Sloatsburg
State	NY
Zip	10974
Loan #	1127109382

Date Ordered: 03/28/07

Invoice Amount: \$95.00

PREMIERE

ASSET™ SERVICES

8480 Stagecoach Circle
MAC X3800-03C
Frederick, Maryland 21701

INVOICE FOR BPO

To:

**WELLS FARGO HOME
MORTGAGE INC.**

From:

Premiere Asset Services
8480 Stage Coach Circle
Frederick MD 21701
reoeval@wellsfargo.com

Borrower Info:

Bldg Number	60
Street Name	Grant Street
City	Sloatsburg
State	NY
Zip	10974
Loan #	1127109382

Date Ordered:

09/27/08

Invoice Amount: \$95.00

PREMIERE

ASSETTM SERVICES

8480 Stagecoach Circle
MAC X3800-03C
Frederick, Maryland 21701

INVOICE FOR BPO

To:

**WELLS FARGO HOME
MORTGAGE INC.**

From:

Premiere Asset Services
8480 Stage Coach Circle
Frederick MD 21701
reoeval@wellsfargo.com

Borrower Info:

Bldg Number	60
Street Name	Grant Street
City	Sloatsburg
State	NY
Zip	10974
Loan #	1127109382

Date Ordered:

03/28/08

Invoice Amount: \$95.00